In the claims: The claims are as follows.

1. Canceled.

2. (Currently amended) ~~A mobile cellular terminal~~An apparatus, comprising a smart card router module as in ~~claim 1~~claim 15, further comprising the smart card application host, wherein the smart card application host ~~(34)~~ is selected from the group consisting of a contact smart card, a microcontroller residing in the mobile cellular terminal ~~(30)~~, and a security component of the mobile cellular terminal ~~(30)~~.

3. (Currently amended) A smart card router module as in ~~claim 1~~claim 15, ~~further characterized in that~~ wherein the smart card router module ~~(33)~~ is also responsive to unmodulated communication traffic (S_{out}) provided by the smart card application host ~~(34)~~ and is responsive to unmodulated communication traffic ~~(U_{out})~~ provided by the terminal interface ~~(32)~~, and in response to either provides a modulated communication traffic signal ~~(RF in air)~~ for transmission to the contactless smart card reader ~~(35)~~.

4. (Currently amended) A ~~mobile cellular terminal comprising a~~ smart card router module as in claim 3, wherein the smart card router module ~~(33)~~ comprises a card access module and router ~~(33a)~~, a modulator/ demodulator ~~(33b)~~, ~~an RF~~ a radiofrequency antenna ~~(33c)~~, and a card reader chip ~~(33d)~~, wherein the card access module and router ~~(33a)~~ is coupled to the smart card application host ~~(34)~~ via the card reader chip ~~(33d)~~ and is coupled to the terminal interface ~~(32)~~ and is also coupled to the radiofrequency ~~RF~~ antenna ~~(33c)~~ via the modulator/ demodulator ~~(33b)~~, the radiofrequency ~~RF~~ antenna ~~(33c)~~ in turn being radiatively coupled to the contactless smart card reader ~~(35)~~.

5. (Currently amended) A ~~mobile cellular terminal~~ smart card router module as in claim 15~~as in claim 1~~, ~~further characterized in that~~ wherein the smart card router module ~~(33)~~ is configured to provide ~~provides~~ logical channels ~~(Ch1 Ch2)~~ for communication with different applications ~~(34-1 34-2)~~ hosted by the smart card application host ~~(34)~~.

6. (Currently amended) A mobile cellular terminal comprising a smart card router module as in claim 15~~as in claim 1~~, ~~further characterized in that~~ wherein ~~in starting communications with the contactless smart card reader (35),~~ the mobile cellular terminal is configured to report ~~reports~~ radiofrequency ~~RF~~ parameter messages in a format understandable to the contactless smart card reader ~~(35)~~ so as to enable ~~the~~ communications with the contactless smart card reader.

7. (Currently amended) A mobile cellular terminal as in claim 6, wherein the radiofrequency ~~RF~~ parameters so reported indicate proprietary capabilities of the smart card application host ~~(34)~~.

8. (Currently amended) A mobile cellular terminal as in claim 6, wherein the radiofrequency ~~RF~~ parameters are derived from data provided by an answer-to-reset message issued by the smart card application host ~~(34)~~.

9. (Currently amended) A method for use by a smart card router module in a mobile cellular terminal, the mobile cellular terminal including cellular telephone functionality, the method for use in communicating with a contactless smart card reader ~~(35)~~, the mobile cellular terminal ~~configured for communication via a cellular communication network and~~ including a smart card application host hosting at least one smart card application ~~(34-1 34-2)~~, the method ~~characterized by~~ comprising:

~~a step (61) of~~ The smart card router module receiving from the contactless smart card reader ~~(35)~~ a radiofrequency ~~(RF)~~ communication signal pertinent to the at least one smart card application;

~~a step (62) of~~ The smart card router module examining the radiofrequency communication signal so as to determine where to route the ~~received~~ radiofrequency communication signal including possibly routing the communication signal to the at least one smart card application ~~(34-1 34-2)~~ or to a terminal interface of the mobile cellular terminal or to ~~an~~ a radiofrequency ~~RF~~ antenna ~~(33e)~~ for radiative transmission to a system ~~(31a 31b)~~ related to the at least one smart card application; and

~~a step (63) of~~ routing the communication signal to the destination so determined.

10. (Currently amended) A method as in claim 9, wherein the smart card application host ~~(34)~~ is selected from the group consisting of a contact smart card, a microcontroller residing in the mobile cellular terminal, and a security component of the mobile cellular terminal.

11. (Currently amended) A method as in claim 9, ~~further characterized in that~~ wherein in routing the communication signal, logical channels ~~(Ch1 Ch2)~~ are used for communication with different applications ~~(34-1 34-2)~~ hosted by the smart card application host ~~(34)~~.

12. (Currently amended) A method as in claim 9, ~~further characterized in that~~ further comprising ~~in starting communications with the contactless smart card reader (35), the mobile cellular terminal reports~~ reporting radiofrequency ~~RF~~ parameter messages in a format understandable to the contactless smart card reader ~~(35)~~ so as to enable the communications when

starting communications with the contactless smart card reader.

13. (Currently amended) A method as in claim 12, wherein the radiofrequency RF parameters so reported indicate proprietary capabilities of the smart card application host (34).

14. (Currently amended) A method as in claim 12, wherein the radiofrequency RF parameters are derived from data provided by an answer-to-reset message issued by the smart card application host (34).

15. (Currently amended) A smart card router module (33), for use as a component of a mobile cellular terminal including a cellular telephone functionality for communication via a cellular communication network and having a terminal interface and a smart card application host (32), characterized in that wherein the smart card router module (33) is responsive to a radiofrequency (RF) communication signal (RF in air) issuing from a contactless smart card reader (35), for demodulating the radiofrequency RF communication signal (RF in air) and providing either a demodulated communication traffic signal (S_{in}) routed to the smart card application host (34) or a demodulated communication traffic signal (U_{in}) routed to the terminal interface (32), the smart card router module (33) determining the routing based on information conveyed by the radiofrequency RF communication signal (RF in air).

16. (Currently amended) A computer program product comprising a computer readable storage structure embodying computer program code thereon for execution by a computer processor hosted by a mobile cellular terminal, wherein said computer program code comprises instructions for performing a method including:

a ~~step (61) of~~ receiving from a contactless smart card reader ~~(35)~~ a radiofrequency ~~(RF)~~ communication signal pertinent to at least one smart card application hosted by the mobile cellular terminal;

a ~~step (62) of~~ examining the received communication signal so as to determine where to route the received communication signal, including possibly routing the communication signal to the at least one smart card application or to a terminal interface of the mobile cellular terminal or to ~~an~~ a radiofrequency ~~RF~~ antenna ~~(33c)~~ of the mobile cellular terminal for radiative transmission to a system ~~(31a 31b)~~ related to the at least one smart card application; and

a ~~step (63) of~~ routing the communication signal to the destination so determined.